

A soldier is counseled, shown his strengths and weaknesses and then told how to correct them. The session ends and the next time he's counseled is at his quarterly counseling. Did we really follow up and assist the soldier?

The unit holds an FTX and at different phases of the exercise, it conducts after action reviews to evaluate and assess the training. Commanders, NCOs and soldiers discuss and note training weaknesses they've found. The unit returns from the field, does maintenance and then, all too often, continues training according to their original training plan. What happened to allowing team leaders and squad leaders time to correct the noted training weaknesses?

As leaders, we know what we're supposed to do. It all comes down to individual training versus operational tempo. It's our job as NCOs to ensure that individual training is conducted to standard. All too often, the real key is keeping up with the momentum of the unit. Unfortunately, too many NCOs fail to take a stand and ensure that follow-up and proper supervision are being done. After all, no one wants to be the bad guy.

How many times have you as an NCO observed another NCO giving a block of instruction with a soldier's manual in his hand and no training aids present? All too often, we see leaders who have not prepared properly to train soldiers. When this happens, do you blame the instructor or his chain of command?

I say we have to blame both. The chain of command should have provided the resources and given enough notice to allow the leader to prepare for the block of instruction. By the same token, the leader should have been professional enough to ensure he was prepared. Last, but not least, his supervisor should have set him up for success, rehearsing the block of instruction.

I don't believe these are isolated examples—these are Total Army problems. As Active-duty, National Guard and Reserve NCOs, we have the authority and responsibility to lead our soldiers to the best of our ability. We must control, direct, evaluate, coordinate and plan the efforts of subordinates to ensure the task is accomplished. We may delegate some of our authority to our subordinates, but we must understand we remain responsible, liable and accountable for the outcome.

Soldiers have individual responsibility for their actions. Leaders have command responsibility and should be held accountable for the actions of their subordinates. Of course, this doesn't mean soldiers should not be allowed to make mistakes. The idea of a zero-defect Army is crazy. We need to be flexible enough to learn from our mistakes.

We have the greatest Army the world has ever seen. However, we as NCOs can make it even better. The day of NCOs who fail to supervise their soldiers or lead by example is gone. We must train leaders at all levels by providing realistic training, refusing to cut corners, enforcing standards, mentoring our soldiers, and most importantly, showing soldiers we really care. ■

*Brumfield is with Readiness Group Drum, Ft. Drum, NY.*

## \$\$ & \$ense

By SGM Richard L. Barnes

**F**aster than an Apache can kill a tank; more powerful than a nuclear explosion; able to leap the best NCO support channel in a single bound. Is it a bird? A plane? No, it's a pay complaint.

It's sad but true that in this high-tech world of computer automation some soldiers still don't receive all of their pay entitlements on time.

Some of you squad leaders and platoon sergeants out there might say, "Why are you writing to me about this? Life happens; when it does, the Personnel Administration Center (PAC) and Finance need to fix it. I just need to make sure my soldiers get the time to go take care of it so they and their families don't suffer."

Once a pay problem exists, I agree with you. However, you as small-unit leaders can take a proactive approach to prevent many common pay entitlement problems from ever happening. Let's define the problem and then look at ways you can help.

Pay timeliness is a measure of how fast it takes to get a pay entitlement into the Finance computer system from the time the event happened. The Defense Finance and Accounting Service considers the pay transaction to be timely if it gets into the computer within 30 days of the effective date. The DEAS goal is to get 93 percent of these transactions in on-time. Transactions to start, stop or change Variable Housing Allowance (VHA), Basic Allowance for Quarters (BAQ), Basic Allowance for Subsistence (BAS), etc., are common ones that affect pay timeliness. These three types of transactions are also some of the worst offenders for pay timeliness. The soldier almost completely controls when events that affect VHA and BAQ occur. The unit controls BAS transactions. These are the areas where we at Finance can use your help the most.

Many times you're the first unit leader to know the soldier did something that affects an entitlement. The soldier may not want to tell Finance right away because he may lose money and he needs it right now. He figures he'll tell Finance later when he can better afford it.

On the other hand, the service member might be due a small amount of money but would rather save it for a rainy day. These "Christmas Club soldiers" figure they'll just go to Finance when they need the money. For BAS transactions, the commander might decide to give a soldier separate rations, so the first sergeant takes the meal card and prepares a DA Form 4187. Since the unit is going to the field for two weeks, the clerk figures he'll submit the form when he gets

## Squad leaders and platoon sergeants can help solve pay complaints

back. Three weeks later, after the FTX and recovery time, will the clerk remember that the document is still sitting in his desk drawer?

You can help your soldiers, the PAC and Finance by being alert to the events that affect pay entitlements. Did the soldier get married or divorced, have a child, or move to a new off-post house? Did the soldier recently get a meal card or get permission from the commander for separate rations? Chances are, if anyone in the NCO support channel or chain of command knows something like this happened, you do. You can fulfill your role as a leader simply by asking ques-

tions like, "Specialist Jones, have you taken your marriage license to PAC yet?" or "Private Smith, did your rent amount change when you moved?"

Inquiries like these might make the difference between your soldier being paid on-time and the inevitable alternative: "Sergeant, I need to go to Finance this afternoon because my pay is all messed up." ■

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## \$\$ & \$ense

By CSM Eldon J. Terrell

I've seen too many NCOs denied a promotion because of credit problems. They reflect negatively upon individual soldiers, soldiers in general and the U.S. Army when there's a failure to pay bills and creditors call trying to collect money.

As NCOs and soldiers we have an obligation—to ourselves as role models and leaders, to the soldiers we lead and counsel and to the Army, which we represent—to do what is ethically right. In the financial world, the ethically right thing to do is to guarantee good credit by taking care of our obligations and living within our means.

Writing a bad check to a merchant stereotypes us and anyone else that wears the uniform as someone to be watched.

I had a case where a full-time National Guard soldier wrote a couple of bad checks to a convenience store that was next to an armory. The manager quit taking checks from all soldiers because of these bad checks. If you entered this merchant's store in uniform you paid in cash.

A good credit rating becomes even more important in today's world because most financial institutions are on-line with a credit reporting agency. If you're looking to purchase a new car or home and your credit report contains such information as payments past due over 30 days, judgments, law suits, collection activity, bankruptcy or criminal convictions, chances are very good that you can kiss that new car or home good-bye. Generally, any one of these items listed on a credit report would likely disqualify an applicant for a loan.

## Financial Responsibility... We owe it to ourselves, our soldiers and the U.S. Army

The flip side of the coin is that a good credit rating would also be reflected on your credit report. It will show a clean slate, a positive sign in the eyes of a lender.

Sometimes, and not by choice, but through caring, we will face soldiers who have credit problems or just need help to make ends meet. We must be prepared to counsel these soldiers and to show them where to get financial help.

Several options exist. I would suggest giving soldiers TC 21-7, Personal Financial Readiness and Deployability Handbook. I would then advise seeing either a financial planner or personal banker who will take some time to help and to provide guidance.

Stay alert for the signs of financial difficulties of your soldiers. The best time to head off financial problems is to catch them early.

As NCOs, we must lead by example. FM 22-100 states: "...be a person of strong and honorable character." If we have good credit we will be prepared to enjoy those privileges that come with good credit. When we set high standards for ourselves we also help maintain high standards for our employer—the U.S. Army. ■

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